

BB&T CORPORATION

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1074156	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$159,676	\$150,828	-5.5%		
Loans	\$101,792	\$102,531	0.7%		
Construction & development	\$15,353	\$11,330	-26.2%		
Closed-end 1-4 family residential	\$27,489	\$29,845	8.6%		
Home equity	\$5,935	\$5,778	-2.6%		
Credit card	\$283	\$255	-9.8%		
Other consumer	\$7,036	\$7,903	12.3%		
Commercial & Industrial	\$14,097	\$13,366	-5.2%		
Commercial real estate	\$22,577	\$22,678	0.4%		
Unused commitments	\$29,110	\$30,445	4.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$28,438	\$19,897	-30.0%		
Asset-backed securities	\$0	\$583	633053.3%		
Other securities	\$4,467	\$2,331	-47.8%		
Cash & balances due	\$2,077	\$2,012	-3.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$7,441	\$6,259	-15.9%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$8,049	\$5,981	-25.7%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$140,108	\$130,644	-6.8%		
Deposits	\$114,170	\$106,341	-6.9%		
Total other borrowings	\$19,214	\$17,304	-9.9%		
FHLB advances	\$10,511	\$10,264	-2.4%		
Equity					
Equity capital at quarter end	\$16,626	\$17,226	3.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2,433	\$311	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	9.9%	--		
Tier 1 risk based capital ratio	12.1%	13.0%	--		
Total risk based capital ratio	14.6%	15.5%	--		
Return on equity ¹	1.9%	3.8%	--		
Return on assets ¹	0.2%	0.4%	--		
Net interest margin ¹	3.8%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	49.4%	53.5%	--		
Loss provision to net charge-offs (qtr)	147.2%	120.4%	--		
Net charge-offs to average loans and leases ¹	1.6%	1.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	13.1%	15.3%	1.2%	1.5%	--
Closed-end 1-4 family residential	5.6%	5.2%	0.4%	0.4%	--
Home equity	1.1%	1.1%	0.3%	0.4%	--
Credit card	0.3%	0.2%	0.8%	0.9%	--
Other consumer	0.8%	0.6%	0.5%	0.3%	--
Commercial & Industrial	1.6%	1.3%	0.4%	0.3%	--
Commercial real estate	2.8%	3.9%	0.1%	0.5%	--
Total loans	4.6%	4.5%	0.4%	0.5%	--